

RECORDING COVER SHEET

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2025-005491**Klamath County, Oregon**

07/02/2025 11:32:01 AM

Fee: \$102.00

*This space reserved for use by
Recording Office*

After recording return to: ORS 205.234(1)(c)**Citizens Bank, N.A.****c/o Malcolm Cisneros****2112 Business Center Drive****Irvine, CA 92612****1. Title(s) of the transaction(s)** ORS 205.234(1)(a)**Notice of Pendency of an Action****2. Direct party(ies) / grantor(s)**

Name(s)

ORS 205.234(1)(b)

Citizens Bank, N.A.**3. Indirect party(ies) / grantee(s)**

Name(s)

ORS 205.234(1)(b)

Erika Beals**4. True and actual consideration:**

ORS 205.234(1)(d) Amount in dollars or other

\$ 258,607.39

Other: _____

5. Send tax statements to:

ORS 205.234(1)(e)

Citizens Bank, N.A. c/o Malcolm Cisneros**2112 Business Center Drive****Irvine, CA 92612****6. Satisfaction of lien, order, or warrant:**

Check one (if applicable) ORS 205.234(1)(f)

☐

FULL

☐

PARTIAL

**7. The amount of the monetary obligation imposed by
the lien, order, or warrant:**

ORS 205.234(1)(f)

\$ _____

8. Previously recorded document reference: _____**9. If this instrument is being re-recorded, complete the following statement:**

ORS 205.244(2)

Re-recorded at the request of: _____

To correct: _____

Previously recorded in Book/Reel _____ and Page _____, or as Fee /Instrument number _____.

1 After Recording Return To:
MALCOLM ♦ CISNEROS, A Law Corporation
2 2112 Business Center Drive, Second Floor
Irvine, California 92612

3 Mail Tax Statement to:
MALCOLM ♦ CISNEROS, A Law Corporation
4 2112 Business Center Drive, Second Floor
Irvine, California 92612
5 Consideration: \$2,540.00

6
7
8
9
10 **IN THE CIRCUIT COURT OF THE STATE OF OREGON**
11 **FOR THE COUNTY OF KLAMATH**

12 **CITIZENS BANK N.A.**

CASE NUMBER: 25CV33314

13 **Plaintiff,**

14 **vs.**

NOTICE OF PENDENCY OF AN ACTION

15 **ERICKA BEALS, an individual;**
16 **HOMEOPCO SUB A. TRUST, a sub-trust;**
17 **THE SECRETARY OF HOUSING AND**
18 **URBAN DEVELOPMENT, a government**
19 **agency; and ALL OTHER PERSONS,**
20 **PARTIES, OR OCCUPANTS UNKNOWN**
21 **CLAIMING ANY LEGAL OR EQUITABLE**
RIGHT, TITLE, ESTATE, LIEN, OR
INTEREST IN THE REAL PROPERTY
DESCRIBED IN THE COMPLAINT
HEREIN, ADVERSE TO PLAINTIFF'S
TITLE, OR ANY CLOUD ON PLAINTIFF'S
TITLE TO THE PROPERTY.

22 **Defendants.**

23
24 **NOTICE IS HEREBY GIVEN** that, pursuant to ORS 93.740, the undersigned states that
25 the above-entitled action concerning and affecting real property as described below was commenced
26 in the above-named Court by CITIZENS BANK N.A. against Defendants ERICKA BEALS,
27 HOMEOPCO SUB A. TRUST, and THE SECRETARY OF HOUSING AND URBAN
28

1 DEVELOPMENT. The action is now pending in the above-named Court.

2 The action affects title to the real property situated in Klamath County, Oregon, commonly
3 known as 3934 RIO VISTA WAY, KLAMATH FALLS, OREGON 97603 and legally described as
4 follows:

5 **See Legal Description attached hereto as Exhibit "1"**

6 Plaintiff's Complaint seeks judicial foreclosure of the written Note dated June 3, 2021,
7 secured by a Deed of Trust of same date and recorded in Official Records of the Klamath County
8 Recorder's Office on June 4, 2021, as Recording Number 2021-008862.

9
10 DATED: July 2, 2025

Respectfully Submitted,
MALCOLM ♦ CISNEROS, A Law Corporation

11
12 By:

Nathan F. Smith, OSB #120112
Attorney for Plaintiff
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, Second Floor
Irvine, California 92612
Phone: (949) 252-9400
Fax: (949) 252-1032
Email: nathan@mclaw.org

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17
18 A notary public or other office completing this
19 certificate verifies only the identity of the
20 individual who signed the document to which this
certificate is attached, and not the truthfulness,
accuracy, or validity of that document.

21 State of California

22 County of Orange

23 Subscribed and Sworn to (or affirmed) before me on this 2 day of July, 2025.

24 by Nathan F. Smith, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.
25 (insert name of signer)

26 (Seal)

Signature

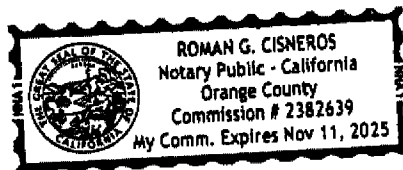


EXHIBIT "A"

Lot 11 in Block 9, TRACT 1079, SIXTH ADDITION TO SUNSET VILLAGE,
according to the official plat
thereof on file in the office of the County Clerk of Klamath County, Oregon.

A handwritten signature in black ink, appearing to be "G. B. D.", is located in the upper right quadrant of the page.

Unofficial
Copy